

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In re: Patrick Crossan and	:	Chapter 13
Robert Crossan	:	
DEBTORS	:	No. 09-15801

4th AMENDED CHAPTER 13 PLAN
filed September 8, 2010

YOUR RIGHTS WILL BE AFFECTED. If you oppose any provision of this Plan or any motion included below, you must file a timely written objection. This Plan may be confirmed and the motions included below may be granted without further notice or hearing unless written objection is filed before the deadline stated on the separate Notice you should have received from the Bankruptcy Court in connection with the filing of the Plan.

1. **PLAN PROVISION DISCHARGE:** The Debtors will seek a discharge of debts pursuant to Section 1328(a). Upon completion of this Plan, all debts listed in the debtor's schedules or provided for by this Plan, except those debts excepted by 11 U.S.C. Section 1328 shall be discharged.

2. **PAYMENTS, TERM & AMOUNT PAID INTO PLAN:** Joint Debtors shall pay to the Chapter 13 Trustee as follows:

(a). Beginning November of 2009, Joint Debtors shall pay \$200.00 per month directly to the Chapter 13 Trustee for approximately 8 months.

(b). Beginning July of 2010, Joint Debtors shall pay \$250.00 per month directly to the Chapter 13 Trustee for approximately 28 months

(c). Total term of plan: 36 months

(d). Total to be paid into Plan: \$8,600.00

3. **Priority Claims** (including administrative Expenses & Trustee's fees)

(a). Pennsylvania Department of Revenue: \$4,695.56

(b). All allowed priority claims will be paid in full unless creditor agrees otherwise.

4. **Secured Claims:**

<u>Creditor</u>	<u>Type</u>	<u>Monthly Payment</u>	<u>Total Balance</u>	<u>Arrears</u>
(a) PNC Mortgage	Mortgage	\$2660	\$319,193.83	\$92.37

(1) The monthly payment of \$2260 shall be paid outside the plan directly to the creditor.

(2) The arrearage of \$92.37 will be paid through the plan and distributed as a secured claim as per the below-listed order of distribution.

(b) Chase Auto Fin Car Loan \$479

This monthly payment shall be paid outside the plan directly to the creditor.

(c) Beneficial Car Loan \$350

This monthly payment shall be paid outside the plan directly to the creditor.

(d) Pennsylvania Department of Revenue secured claim of \$336.43 shall be paid through the plan

5. **Unsecured Non Priority Claims:**

(a) Any timely filed allowed Unsecured Non Priority Claims shall be paid by the Trustee on a pro rata basis.

(b) Unsecured claims total at this time is: \$23,307.74

(c) Any claims filed after the proof of claim deadline shall not be allowed and shall not be paid by the Trustee.

6 **Executory Contracts & Unexpired Leases:** NONE

7. **Other**

(a) *Order of Distribution:*

(1) Trustee's Commission

(2) Other Administrative Claims

(3) Priority Claims, if any

(4) Secured Claims

(5) Non Priority Unsecured Claims

8. **Revesting of Property:** Property of the Estate shall revest in Debtor upon confirmation.

Dated: 9/7/10

/s/ Patrick Crossan

PATRICK CROSSAN, Debtor

Dated: 9/7/10

/s/ Robin Spoll Crossan

ROBIN SPOLL CROSSAN, Debtor

/s/ Allen B. Dubroff

ALLEN B. DUBROFF, ESQUIRE
Attorney for Debtor